

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

ISABEL C. BALBOA (IB-4082)  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002  
(856) 663-5002

In Re:

FRANK & KAREN GIOSA

Debtor(s)



Case No. 05-33296 / GMB

Adv. No.

Hearing Date: 03/07/07

Judge: Gloria M. Burns

**ORDER CONFIRMING CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

**DATED: 3/8/2007**

  
\_\_\_\_\_  
Honorable Gloria M. Burns  
United States Bankruptcy Court Judge

(Page 2)

Debtor: FRANK & KAREN GIOSA

Case No: 05-33296 / GMB

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

---

The plan of the debtor having been proposed to creditors, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

**ORDERED** that the plan of the above named debtor, dated 07/15/05 , or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

**ORDERED** that the debtor shall pay the Standing Trustee, ISABEL C. BALBOA, the sum of \$ 0.00 for a period of 0 months beginning immediately, which payment shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee of \$ 0.00 . The unpaid balance of the allowed fee in the amount of \$ 0.00 plus costs of \$ 0.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

**ORDERED** that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have five days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** as follows:

the debtor has previously paid \$34,806.56 to the Trustee, Isabel C. Balboa which represents payment in full of the Chapter 13 plan. \*subject to final review.

**ORDERED** that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s), debtor(s)' attorney and any other party filing a notice of Appearance.

*Approved by Judge Gloria M. Burns March 08, 2007*

(Page 3)

Debtor: FRANK & KAREN GIOSA

Case No: 05-33296 / GMB

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

---

**ORDERED** that the debtor consents to pay secured claims as filed, with reservation of rights to challenge the claims.